

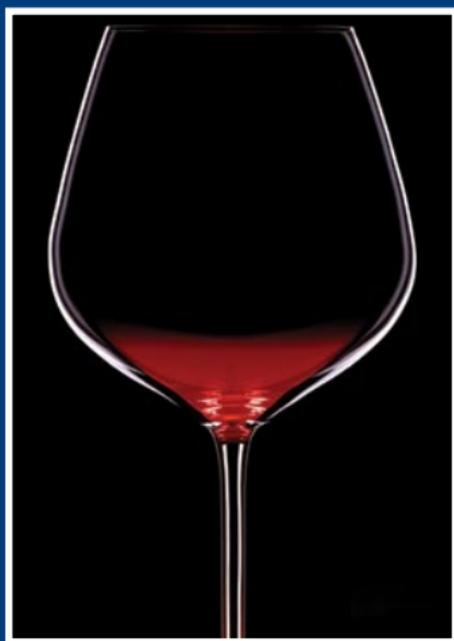
Excess Liability  
Homeowners  
**Private Collections**  
**Wine Collection Insurance**

Automobile

Flood

Yacht

And More...





Courtesy of Thomas Schauer

Wine enthusiasts know the rewards of owning a collection: nurturing a bottle for years, anticipating its peak and, at last, savoring the fruit of the vine.

Unfortunately, some bottles won't make it that far. Fragile bottles can break. Basement cellars can flood. Refrigeration systems can malfunction.

Fortunately, *AIG Private Client Group can help.*

## Protecting your “liquid assets.”

AIG Private Client Group's private collections insurance can offer precisely the level of coverage you require. Depending on the extent of your collection, you may choose one overall coverage limit or address bottles individually.

**Broad coverage.** Our policy responds to damage from fire, theft, earthquake, flood and breakage.

**Up to 150% replacement cost.** If a covered item must be replaced, it's less vulnerable to market volatility.

**Mechanical breakdown.** You're protected if wine spoils due to climate control system failure.

**Newly acquired items.** New acquisitions are immediately covered for up to 90 days from the time of purchase.

**Worldwide coverage.** Each piece included on the policy is protected, regardless of location.

**In-transit items.** Rest assured that bottles shipped from your favorite vineyard are covered.



## Maintaining your collection.

AIG Private Client Group's knowledgeable team of risk management specialists can help you preserve the value of your collection and minimize its exposure to conditions that can lead to breakage or spoilage.

**Appraiser recommendations.** We can connect you to professionals who are best equipped to assess your one-of-a-kind collection.

**An elite vendor network.** Access our directory of pre-screened resources for shipping, buying and selling wine; off-site storage facilities; state-of-the-art security and temperature-control systems.

**Inventory management.** We can conduct and maintain detailed inventories, recommend computerized inventorying systems and provide training for your staff. With our help, you'll know what you own, where it's located and the opportune time to drink it.

**Storage solutions.** We can advise on proper storage conditions and offer guidance when building or renovating your wine cellar.



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## Proactive steps you can take today.

**Storage.** Do not store chemicals, paint or odorous materials near your collection. They can permeate through the corks and spoil the wine.

Avoid storing wine near heaters or sunlight, or in areas that could potentially leak or flood (beneath a laundry room or bathroom, for example). Also steer clear of areas that are subject to vibrations beneath or next to a home theater, for example).

**Temperature.** Wine should be stored at 55° F. Higher temperatures can age wines prematurely, reducing their shelf life and value.

**Humidity.** The ideal humidity is between 65 - 75%. Anything too low or too high can harm the cork and the label.

**Alarms.** Central alarms for theft, temperature and moisture can detect potential threats before it's too late. When selecting an alarm, look for one that can send alerts directly to your cell phone or PDA (if, for example, there is a sudden drop in temperature inside the cellar).

**Storage space.** If your home does not offer the right features to age your collection, you can rent space at a specialty wine facility.





## See What We Can Do.

An avid wine collector and AIG Private Client Group policyholder was renovating the expansive cellar in his home. During an on-site vulnerability assessment, we discovered that a mechanism hooked up to the central air conditioning unit was also being used to regulate the cellar temperature. If this piece broke, a replacement could take weeks to locate and install — a delay that could potentially ruin one of the largest private collections in the U.S.

To alleviate the concern, we advised our policyholder to pre-purchase the replacement parts needed for emergency repairs.



## The financial resources needed to protect your wealth.

Along with broad coverage and the substantial limits required to protect personal wealth, AIG Private Client Group is backed by the strong financial resources and claims-paying ability of the member companies of American International Group, Inc. (AIG).

AIG Private Client Group works exclusively with the finest independent insurance brokers. To learn more, contact your current broker or visit [www.aigpcg.com](http://www.aigpcg.com) to locate an AIG Private Client Group representative near you.

*AIG Private Client Group is a division of the personal lines property and casualty insurance subsidiaries of American International Group, Inc. (AIG). This is a summary only. It does not include all terms and conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions.*

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